

Figure 1

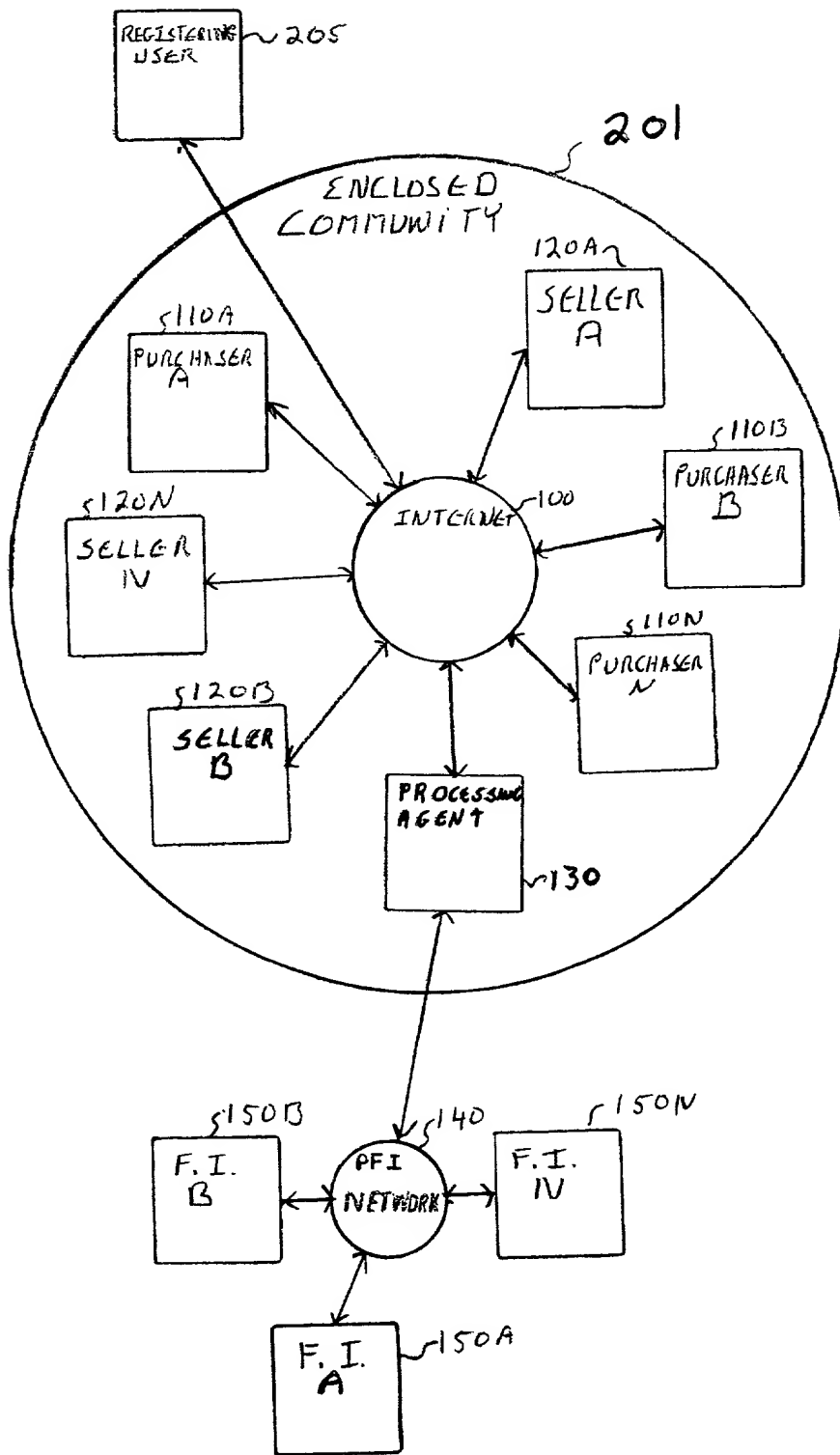
[illegible]

FIGURE 2

Hand-drawn block diagram of a system architecture. A central block labeled "PROCESSING AGENT" (130) is connected to several other components:

- DATA-BASE(S)** (305) and **DATA-BASE(S)** (306): Connected to the Processing Agent via bidirectional arrows. Optional connections are labeled 310 (optional) and 320 (optional).
- MEMORY** (1170): Connected to the Processing Agent via bidirectional arrows. Optional connections are labeled 416 (optional) and 417 (optional).
- REGISTERING USER** (205): Connected to the Processing Agent via multiple lines. Labels include 330A (optional), 335A (optional), 335B (optional), 340, 350, 360, 301, and 301A.

FIGURE 3

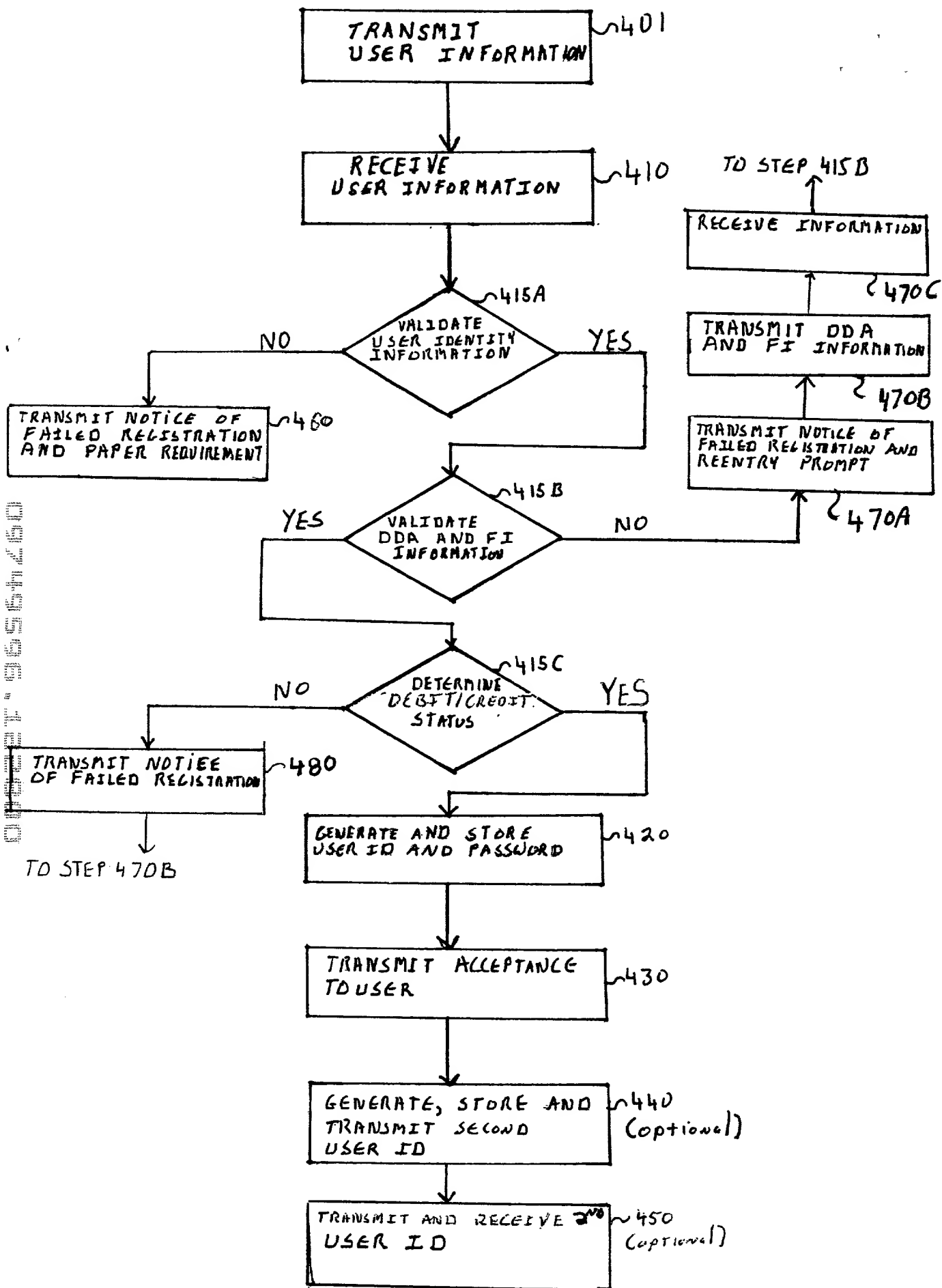


FIGURE 4

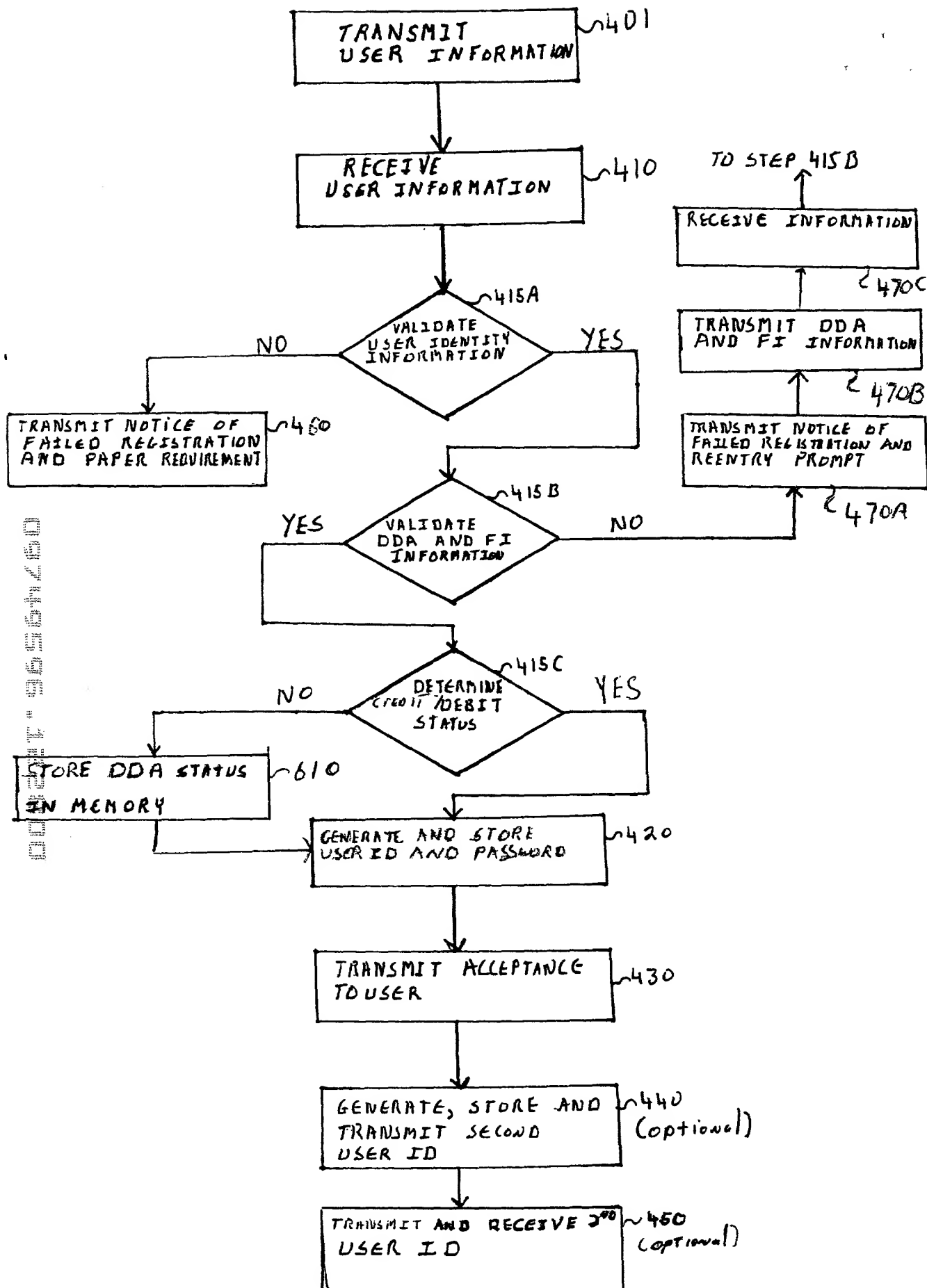


FIGURE 6

00744396-13800

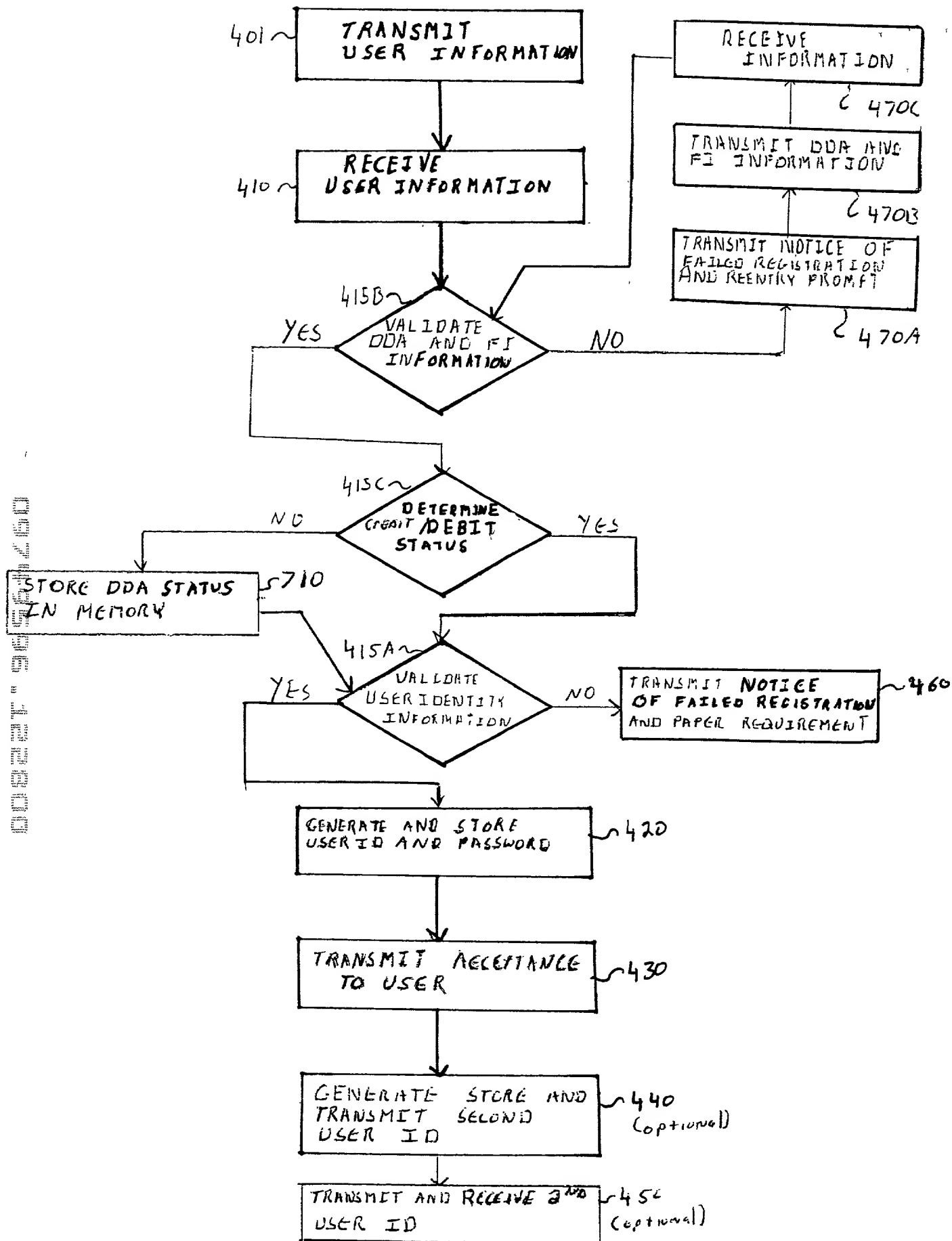


FIGURE 7

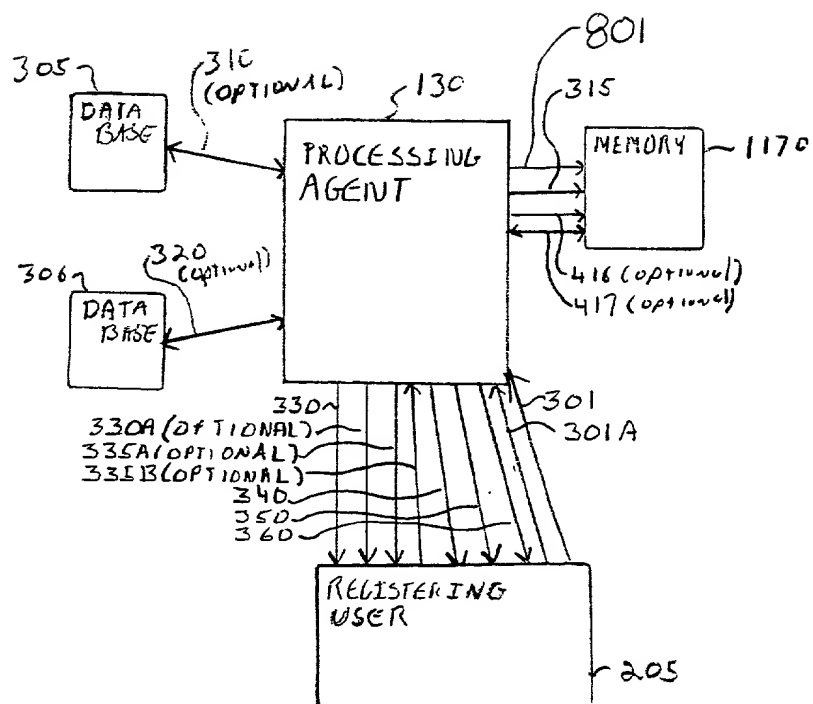
[illegible]

FIGURE 8

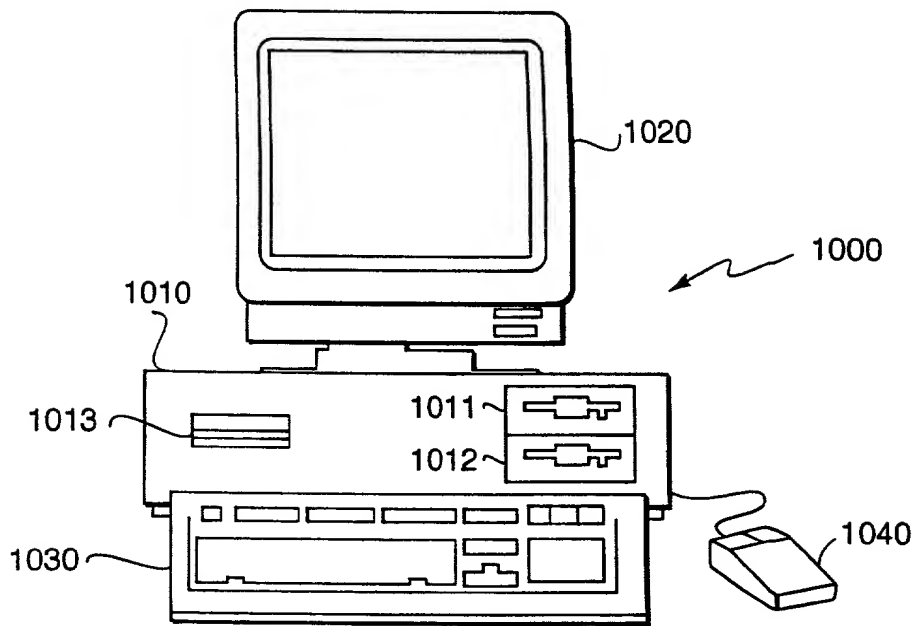


FIG. 9

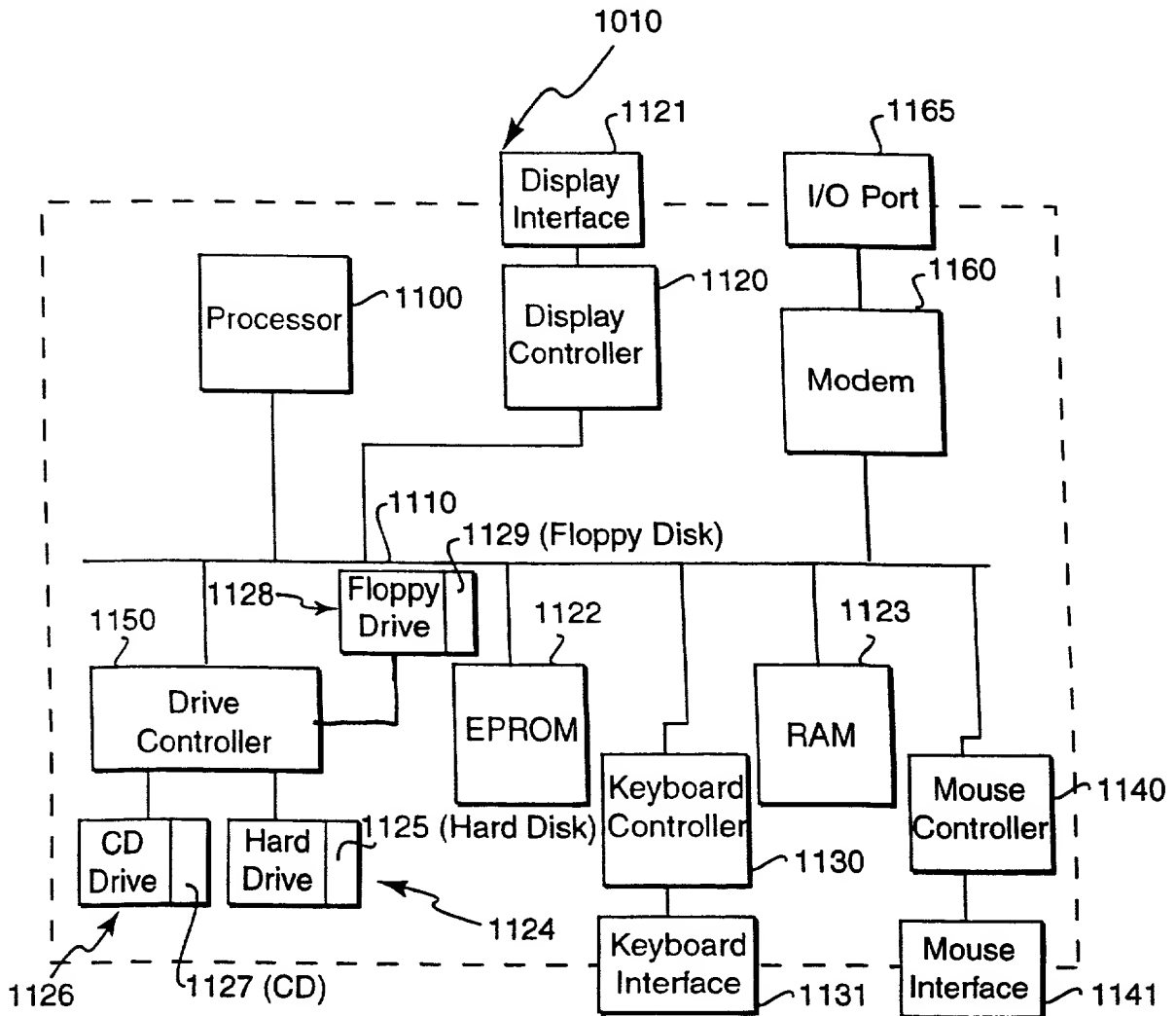


FIGURE 10

The diagram illustrates a transaction system with the following components and interactions:

- PURCHASER A** (labeled 110A) and **SELLER A** (labeled 120A) are connected by a bidirectional arrow labeled 1201.
- PURCHASER A** sends a message (labeled 1208B) to the **PROCESSING AGENT** (labeled 130).
- SELLER A** sends a message (labeled 1208A) to the **PROCESSING AGENT**.
- The **PROCESSING AGENT** sends a message (labeled 1210) to **F.I. A** (labeled 150A).
- The **PROCESSING AGENT** sends a message (labeled 1220) to **F.I. D** (labeled 150D).
- F.I. A** sends funds (indicated by a dashed arrow labeled "funds") to **F.I. D**.
- F.I. D** sends funds (indicated by a dashed arrow labeled "funds") to **F.I. B** (labeled 150B).

FIGURE 12

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graph TD
    1301[NEGOTIATE TERMS OF SALE TRANSACTION] --> 1305[TRANSMIT PAYMENT INSTRUCTIONS TO PROCESSING AGENT]
    1305 --> 1316[INITIATE DEBIT FROM PURCHASER'S ACCOUNT]
    1316 --> 1320A[INITIATE DEBIT FROM PROCESSING AGENT'S ACCOUNT]
    1320A --> 1320B[TRANSMIT NOTICE OF FUNDS AVAILABILITY TO SELLER]
  
```

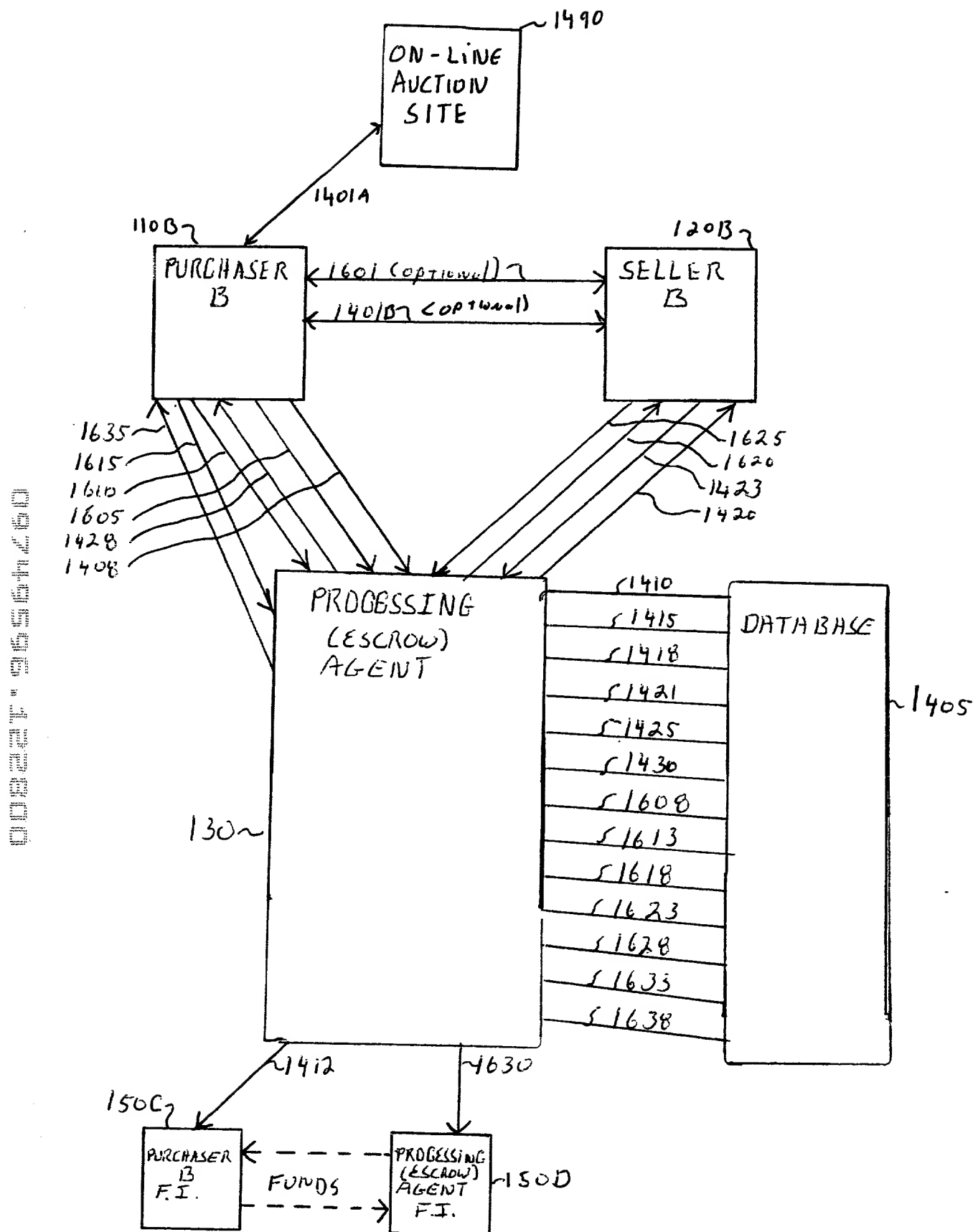
FIGURE 13


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graph TD
    1501[BID ACCEPTANCE/  
NEGOTIATION] --> 1508[SUBMIT PAYMENT/  
ESCROW REQUEST]
    1508 --> 1510[STORE REQUEST IN  
DATABASE WITH "FUNDS ESCROW"  
INDICATOR]
    1510 --> 1512[INITIATE DEBIT  
from purchaser Account]
    1512 --> 1515[CHANGE STATE OF  
PAYMENT REQUEST TO  
"DEBIT INITIATED"]
    1515 --> 1518[CHANGE STATE OF  
PAYMENT REQUEST TO  
"DEBIT APPROVED"]
    1518 --> 1520[NOTIFY SELLER TO SHIP]
    1520 --> 1521[CHANGE STATE OF  
PAYMENT REQUEST TO  
"SELLER NOTIFIED TO SHIP"]

```

TO STEP 1523 FIG. 15B



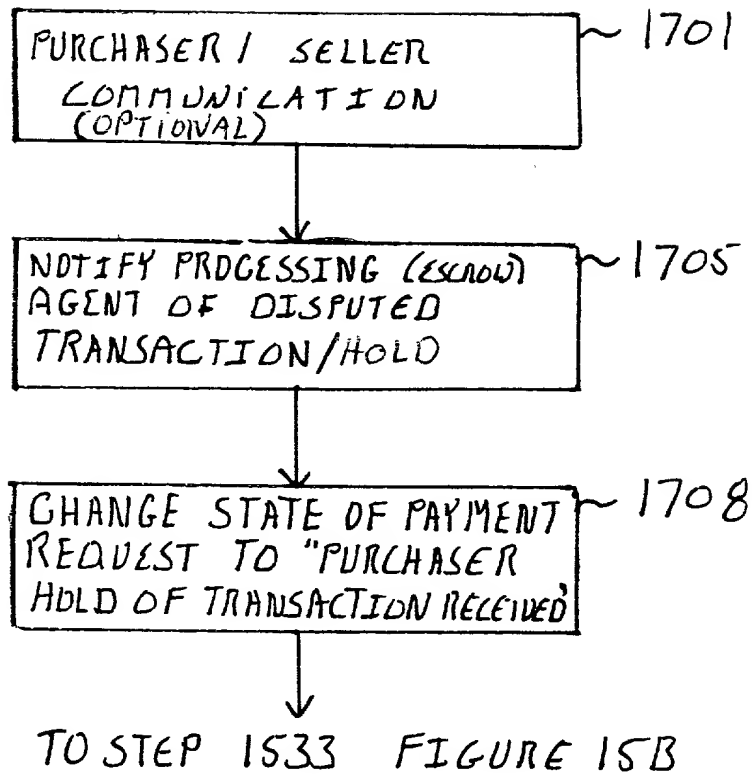


FIGURE 17A

0974996-123000

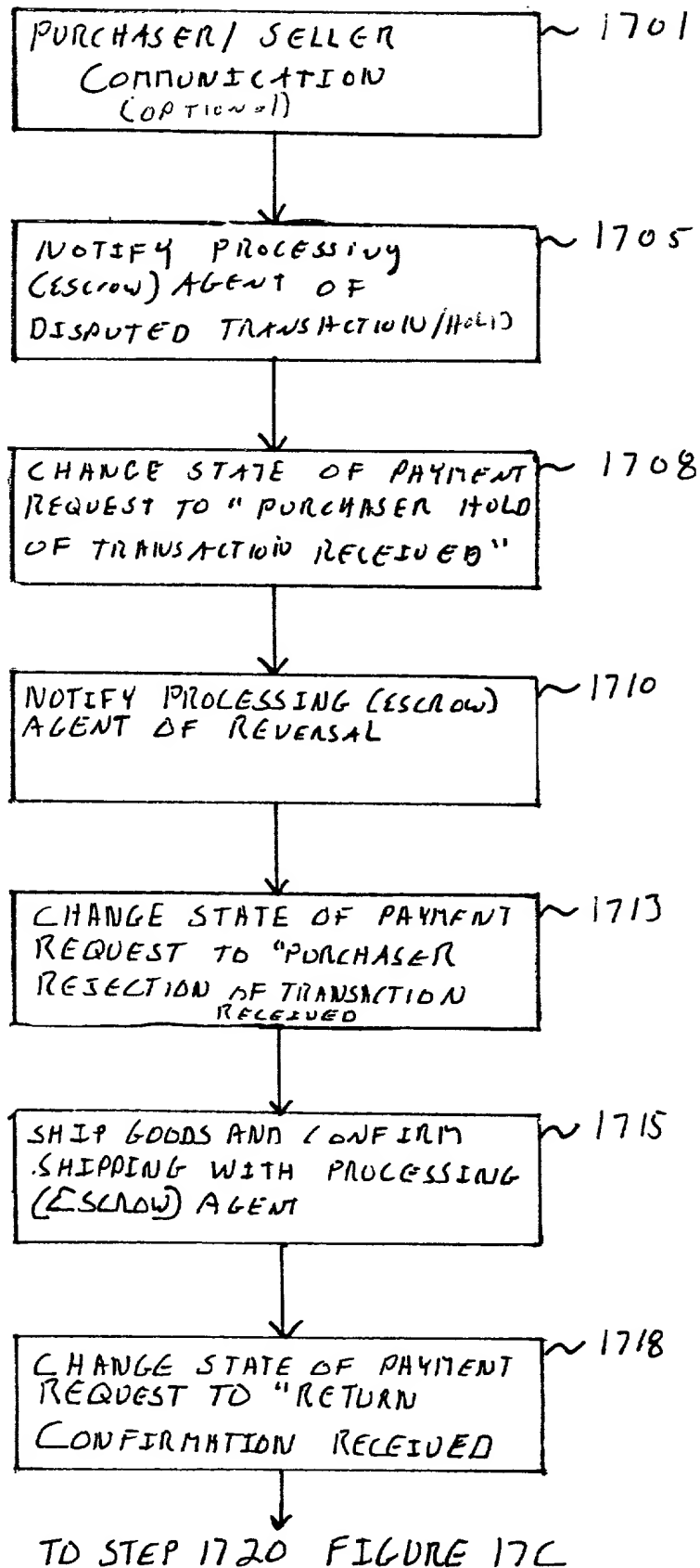


FIGURE 17B

FROM STEP 1718 FIGURE 17B

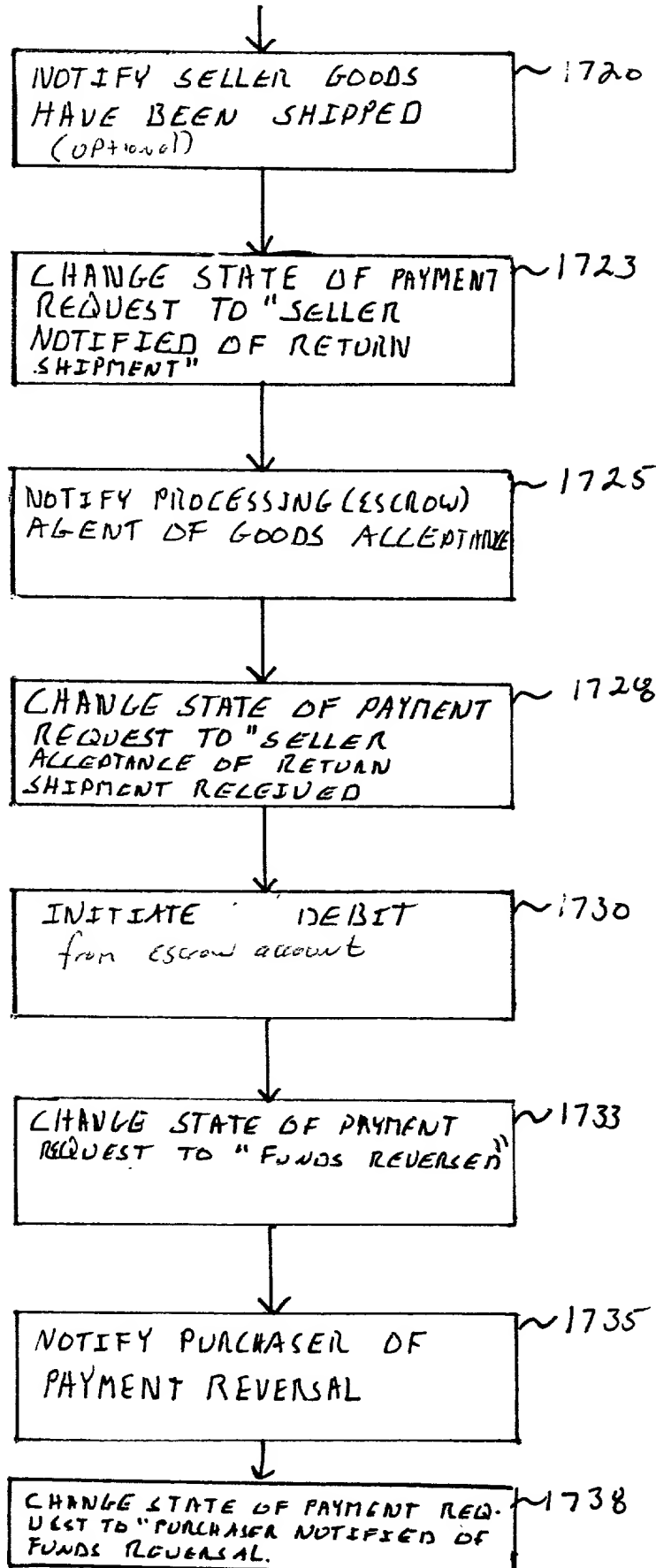


FIGURE 17C

```

graph TD
    1800A[REGISTERED DONOR] -- "1801A (optional)" --> 1800B[REGISTERED RECIPIENT]
    1800A -- "1801B" --> 130[PROCESSING AGENT]
    130 -- "1850" --> 1800B
    130 -- "1806, 1830, 1835, 1845, 1820A, 1855" --> 1805[DATA-BASE]
    130 -- "1825" --> 150G[DONOR F.I.]
    130 -- "1840" --> 150D[PROCESSING AGENT F.I.]

```

FIGURE 18A

```

graph TD
    RD[REGISTERED DONOR 1800A] -- "1801A (optional)" --> NR[NON-ENROLLED RECIPIENT 1800C]
    RD -- "1801B" --> PA[PROCESSING AGENT 130]
    NR -- "1860" --> PA
    PA -- "1806" --> DB[DATA-BASE 1805]
    PA -- "1880" --> DB
    PA -- "1820B" --> DB
    PA -- "1870" --> DB
  
```

FIGURE 18B

```

graph TD
    1901A[DOWN OR NOTIFY RECIPIENT  
(optional)] --> 1901B[DONOR DIRECT PROCESSING  
AGENT TO MAKE GIFT  
PAYMENT]
    1901B --> 1906[STORE REQUEST IN  
DATABASE 1805]
    1906 --> 1910{RECIPIENT  
REGISTERED}
    1910 -- YES --> 1920A[SET INITIAL STATE AS  
"SUBMITTED FOR ENROLLED  
RECIPIENT"]
    1910 -- NO --> 1920B[TO STEP 1920B  
FIGURE 19C]
    1920A --> 1925[INITIATE DEBIT]
    1925 --> 1930[CHANGE STATE TO  
"DEBIT INITIATED"]
    1930 --> 1935[TO STEP 1935 FIGURE 19B]
  
```

FIGURE 19A

FROM STEP 1430 FIGURE 14A

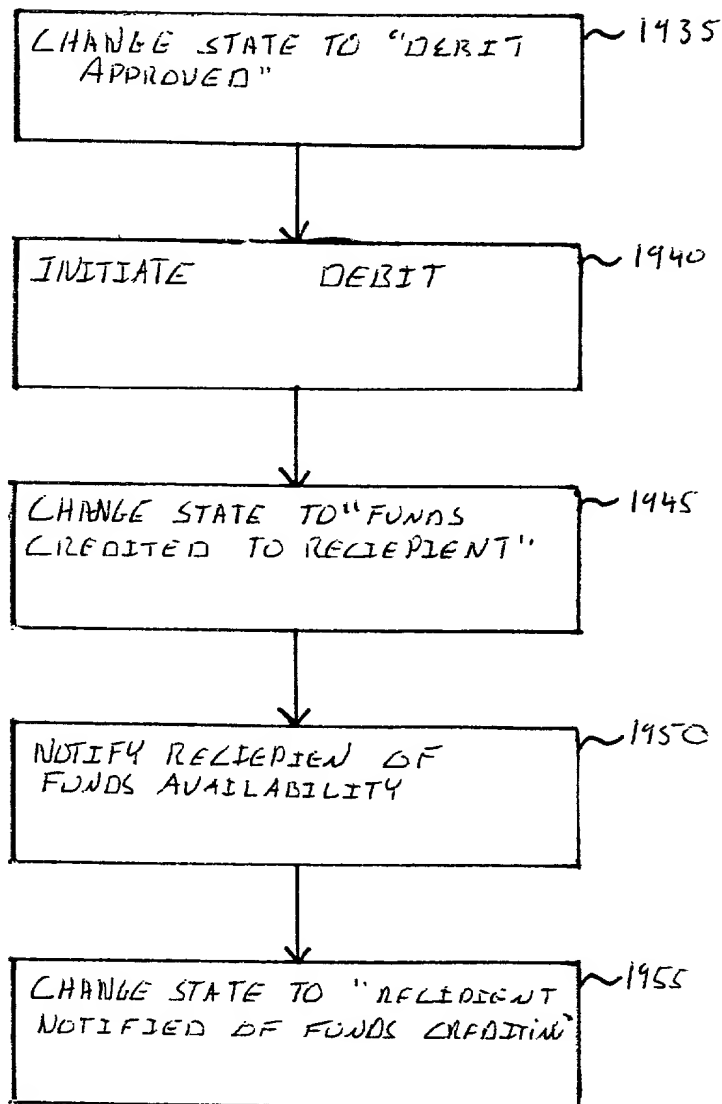


FIGURE 14B

FROM STEP 910 OF FIGURE 19A

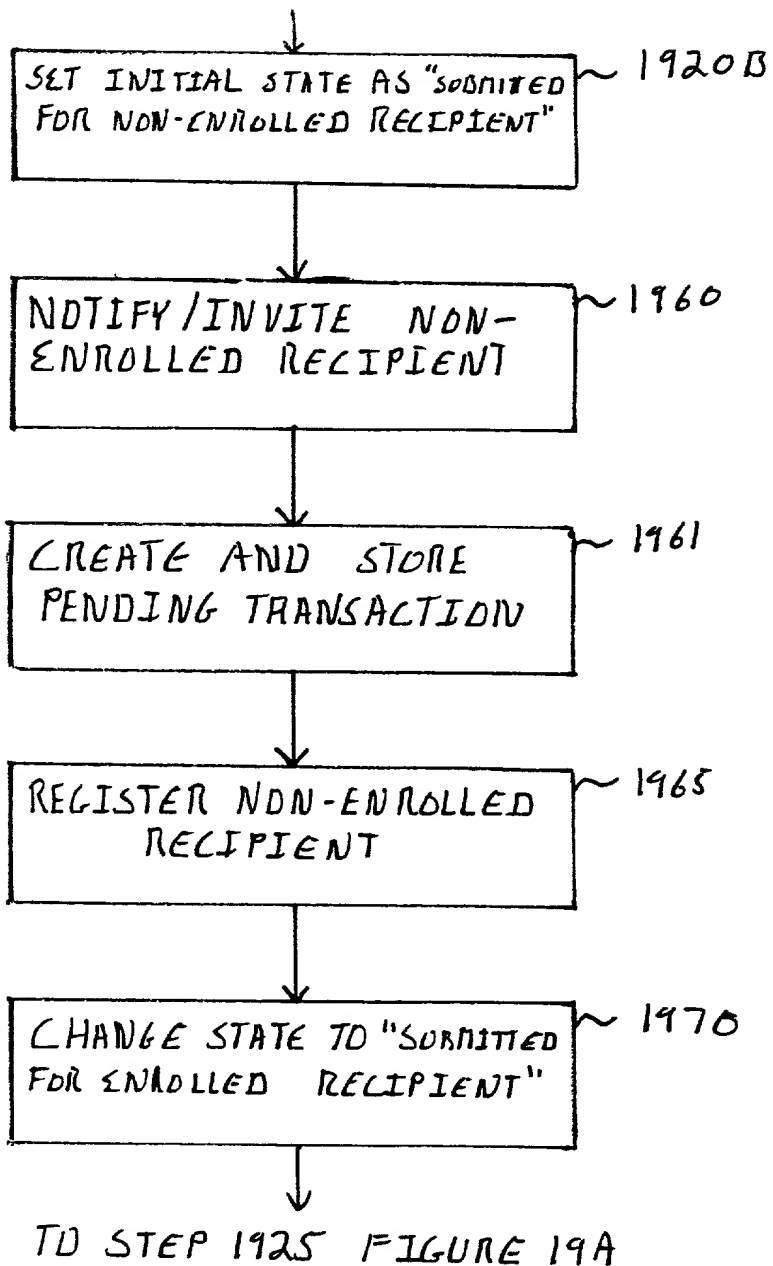


FIGURE 19C

FIGURE 20

From Step 1520, Figure 15A

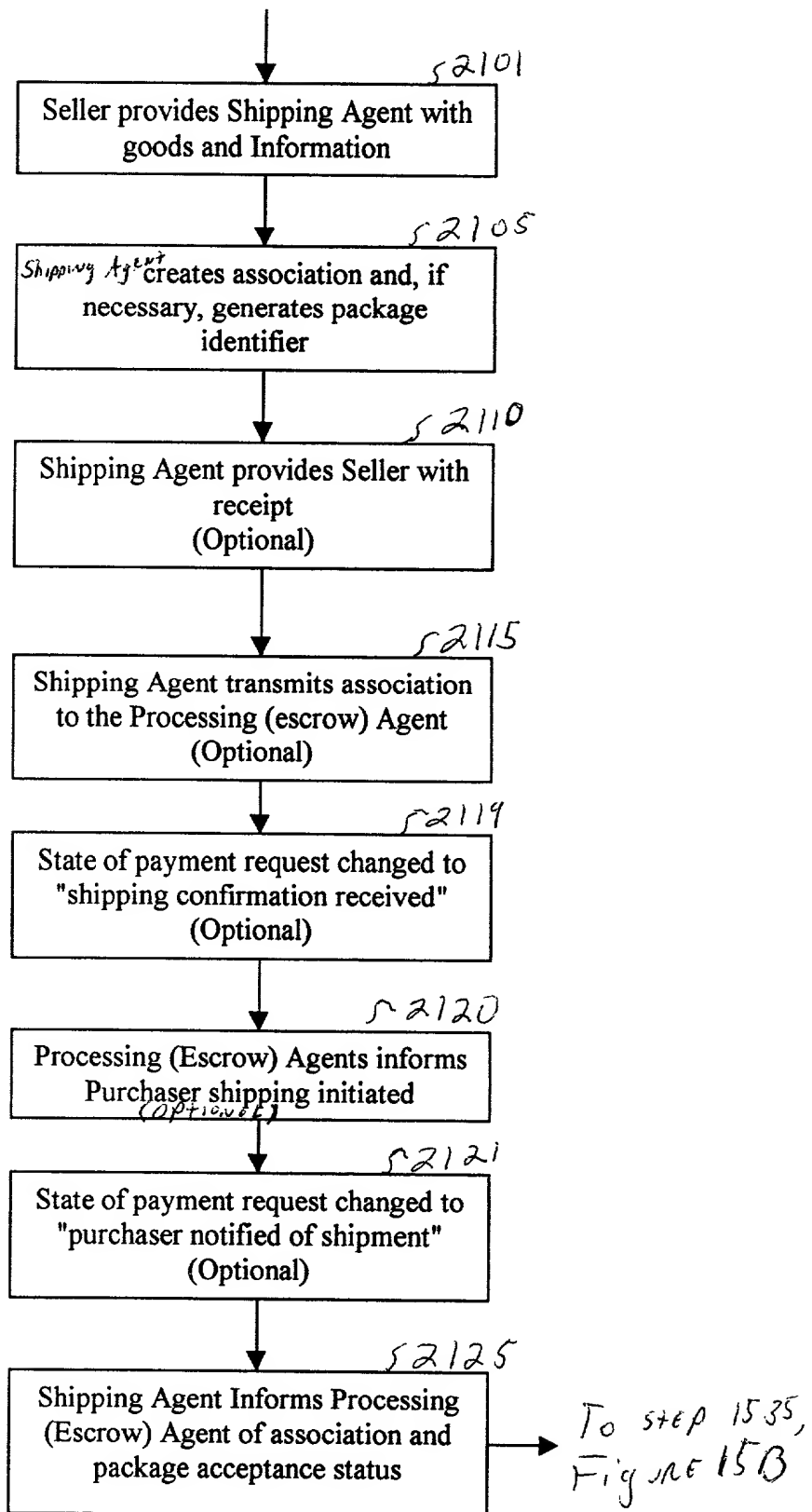


FIGURE 21

The diagram illustrates a transaction system with the following components and connections:

- ON-LINE AUCTION SITE (140)**: Connected to **PURCHASER B (110B)** via **1401A**.
- PURCHASER B (110B)**: Connected to **SELLER B (120B)** via **1401B (optional)**. It also connects to the **PROCESSING (ESCROW) AGENT (130)** via **2320 (optional)** and **1408**.
- SELLER B (120B)**: Connected to the **SHIPPING AGENT (2000)** via **2201** and **2230A**. It also connects to the **PROCESSING (ESCROW) AGENT (130)** via **1420**, **1443**, and **2216**.
- SHIPPING AGENT (2000)**: Connected to the **PROCESSING (ESCROW) AGENT (130)** via **2225 (optional)** and **2230B (optional)**.
- PROCESSING (ESCROW) AGENT (130)**: Connected to the **DATABASE (1405)** via multiple channels: **1445**, **1410**, **1415**, **1418**, **1435**, **1440**, **2217 (optional)**, **2221 (optional)**, and **1421**. It also connects to **PURCHASER B FINANCIAL INSTITUTE (150C)** via **1412** and to **PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE (150D)** via **1438**.
- DATABASE (1405)**: A central storage component.
- PURCHASER B FINANCIAL INSTITUTE (150C)**: Connected to **PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE (150D)** via a dashed line labeled **Funds**.
- PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE (150D)**: Connected to **SELLER B FINANCIAL INSTITUTE (150E)** via a dashed line labeled **Funds**.
- SELLER B FINANCIAL INSTITUTE (150E)**: The final destination for funds in the financial flow.

FIGURE 22

From Step 1520, Figure 15

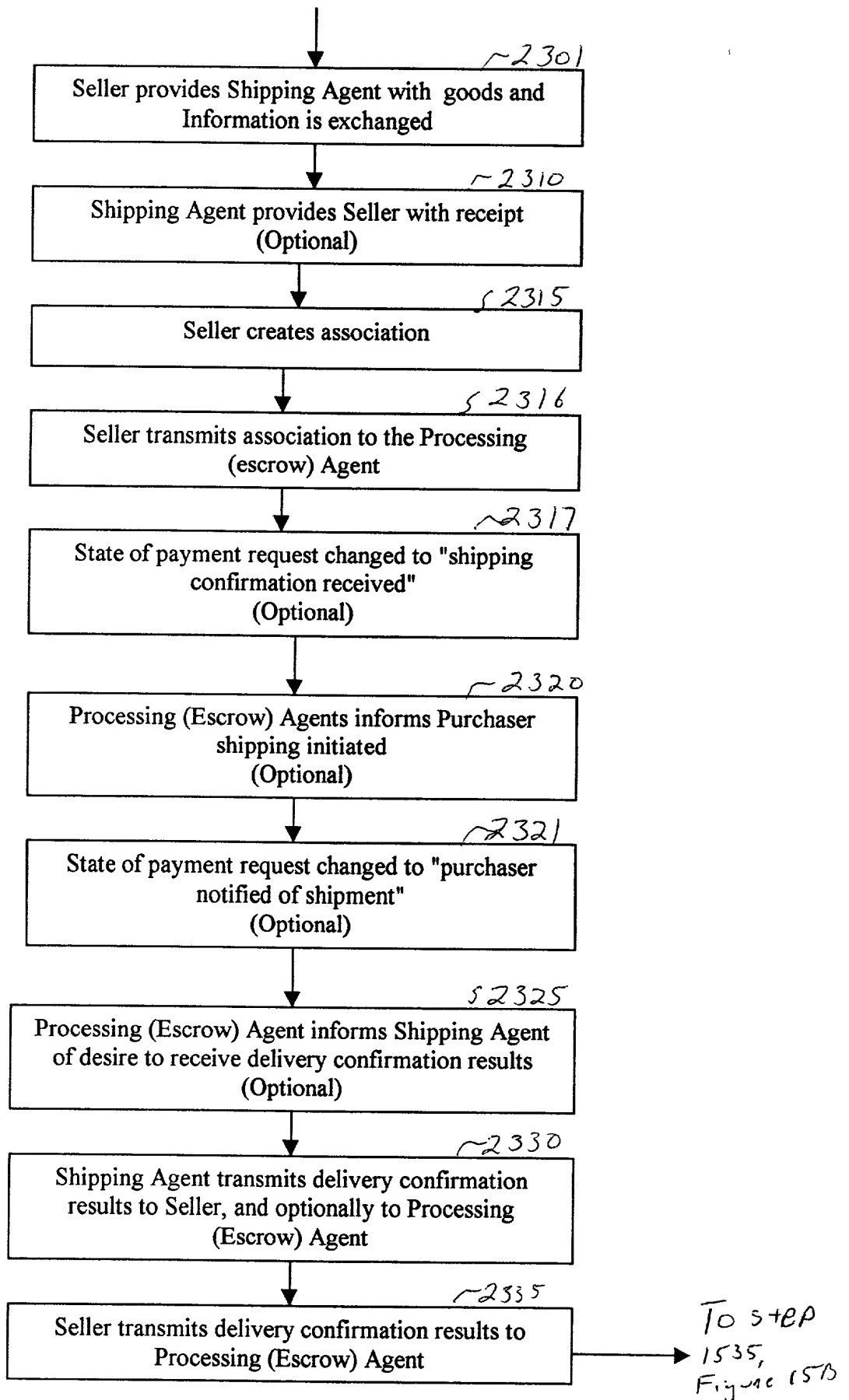
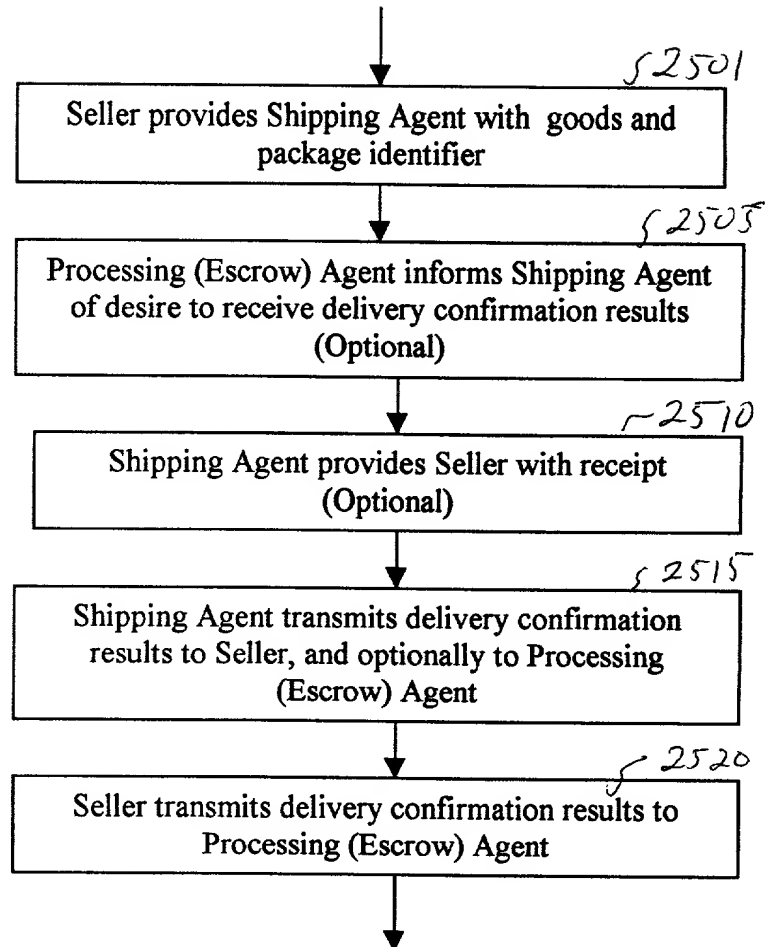


FIGURE 23

From Step 1520, Figure 15



To step 1535 of Figure 15B,

FIGURE 25

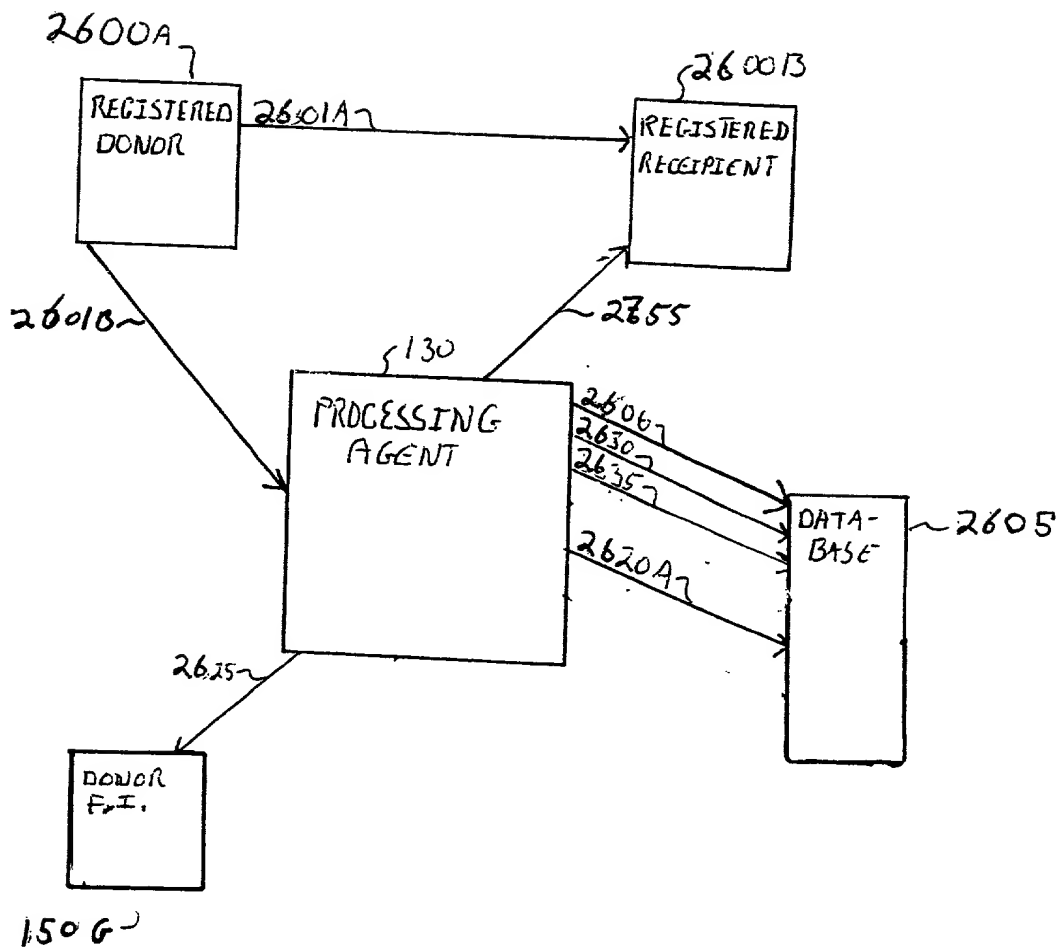


FIGURE 26


```

graph TD
    2701A[DONOR NOTIFY RECIPIENT  
(optional)] --> 2701B[DONOR DIRECT PROCESSING  
AGENT TO MAKE GIFT  
CERTIFICATE]
    2701B --> 2706[STORE REQUEST IN  
DATABASE 2605]
    2706 --> 2710{RECIPIENT  
REGISTERED}
    2710 -- YES --> 2720A[SET INITIAL STATE AS  
"SUBMITTED FOR ENROLLED  
RECIPIENT"]
    2710 -- NO --> 2920B[TO STEP 2920B  
FIGURE 29]
    2720A --> 2725[INITIATE DEBIT]
    2725 --> 2730[CHANGE STATE TO  
"DEBIT INITIATED"]
    2730 --> 2735[TO STEP 2735 FIGURE 27B]
  
```

FIGURE 27A

FROM STEP 2730 FIGURE 27A

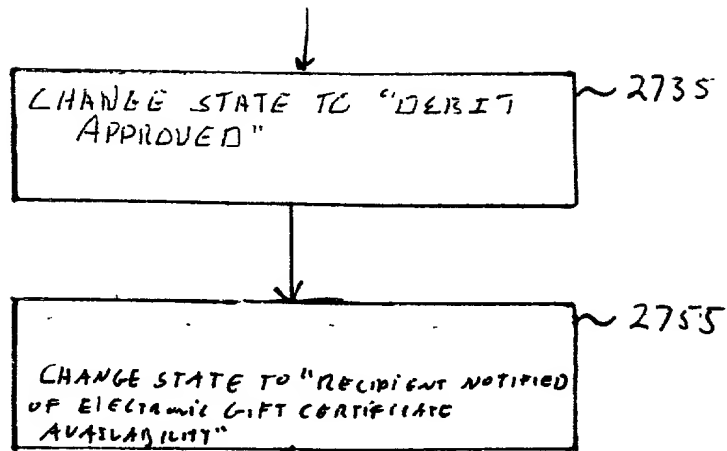


FIGURE 27B

```
graph TD; RD[REGISTERED DONOR] -- 2601A --> NER[NON-ENROLLED RECIPIENT]; RD -- 2601B --> PA[PROCESSING AGENT]; PA -- 2860 --> NER; PA -- 2606, 2880, 2820B, 2890 --> DB[DATA-BASE];
```

FIGURE 28

